

Information to identify the case:

Debtor 1	Richard D. Kardos	Social Security number or ITIN xxx-xx-0684
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN ----- EIN -----
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		
Case number: 17-10862-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard D. Kardos

10/17/22

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard D. Kardos
Debtor

Case No. 17-10862/GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

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Date Rcvd: Oct 17, 2022

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 19, 2022:

Recip ID	Recipient Name and Address
db	+ Richard D. Kardos, 817 McConnell Avenue, Erie, PA 16505-3215
14678590	+ Erie Community Credit Union, 1129 State Street, Erie, PA 16501-1911
14678592	+ HSBC Bank, Attn: Bankruptcy, PO Box 30256, Salt Lake City, UT 84130-0256

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Oct 18 2022 04:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2022 00:00:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Oct 18 2022 04:03:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 18 2022 00:00:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14678587	+ EDI: GMACFS.COM	Oct 18 2022 03:58:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
14695013	EDI: GMACFS.COM	Oct 18 2022 03:58:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14678588	+ EDI: CAPITALONE.COM	Oct 18 2022 03:58:00	Capital One, Attn: Bankruptcy, Po Box 30253, Salt Lake City, UT 84130-0253
14700483	Email/PDF: bncnotices@becket-lee.com	Oct 18 2022 00:09:47	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14678589	EDI: CITICORP.COM	Oct 18 2022 03:58:00	Citimortgage Inc, Attn: Bankruptcy, Po Box 6423, Sioux Falls, SD 57117
14678591	+ Email/Text: bankruptcy.notices@hdfs.com	Oct 18 2022 00:00:00	Harley Davidson Financial, Attention: Bankruptcy, Po Box 22048, Carson City, NV 89721-2048
14684236	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com	Oct 18 2022 00:00:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
14923443	EDI: JEFFERSONCAP.COM	Oct 18 2022 04:03:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14678593	+ Email/Text: PBNCNotifications@perituservices.com	Oct 18 2022 00:00:00	Kohls / Capital One, Kohls Credit, Po Box 3043, Milwaukee, WI 53201-3043

District/off: 0315-1

User: auto

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14716760	Email/Text: nsm_bk_notices@mcooper.com	Oct 18 2022 00:00:00	Nationstar Mortgage, LLC, ATTN: Bankruptcy Department, P.O. Box 619096, Dallas, TX 75261-9741
14707984	EDI: PRA.COM	Oct 18 2022 04:03:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14678594	+ EDI: PRA.COM	Oct 18 2022 04:03:00	Portfolio Recovery & Associates, Po Box 41067, Norfolk, VA 23541-1067
14678595	+ EDI: RMSC.COM	Oct 18 2022 03:58:00	Synchrony Bank / Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14758407	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Oct 18 2022 00:00:00	United States Department of Education, Claims Filing Unit, Po Box 8973, Madison, WI 53708-8973
14678596	+ Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Oct 18 2022 00:00:00	Us Department Of Education, Great Lakes Higher Education, Attn: Bankruptcy, 2401 International Lane, Madison, WI 53704-3192
14726661	EDI: AIS.COM	Oct 18 2022 04:03:00	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 20

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr	*P++	JEFFERSON CAPITAL SYSTEMS LLC, PO BOX 7999, SAINT CLOUD MN 56302-7999, address filed with court;, Jefferson Capital Systems, PO Box 7999, St Cloud, MN 56302-9617

TOTAL: 2 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 19, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 17, 2022 at the address(es) listed below:

Name	Email Address
------	---------------

Andrew M. Lubin

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper alubin@milsteadlaw.com bkecf@milsteadlaw.com

Bernadette Irace

on behalf of Creditor NATIONSTAR MORTGAGE LLC birace@milsteadlaw.com bkecf@milsteadlaw.com

Brian Nicholas

on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmllawgroup.com

District/off: 0315-1

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Daniel P. Foster

on behalf of Debtor Richard D. Kardos dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Matthew Christian Waldt

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper mwaldt@milsteadlaw.com bkecf@milsteadlaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

TOTAL: 7